

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

DWIGHT W GOBLE
DEANNA M GOBLE
Debtor(s)

Case No. 07-23872

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/19/2007.
- 2) The plan was confirmed on 05/16/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/18/2012.
- 6) Number of months from filing to last payment: 49.
- 7) Number of months case was pending: 52.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$2,000.00.
- 10) Amount of unsecured claims discharged without payment: \$2,629.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$61,192.00
Less amount refunded to debtor	\$1,051.82

NET RECEIPTS: **\$60,140.18**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,653.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,177.06
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,830.06**

Attorney fees paid and disclosed by debtor: \$1,847.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLIED ALLIANCE COUNSELING	Unsecured	207.00	NA	NA	0.00	0.00
ALLIED ALLIANCE COUNSELING	Unsecured	31.00	NA	NA	0.00	0.00
AMERICASH LOANS	Unsecured	1,420.00	1,630.73	1,630.73	1,630.73	0.00
ASSET ACCEPTANCE CORP	Unsecured	NA	180.95	180.95	180.95	0.00
ASSET ACCEPTANCE CORP	Unsecured	NA	282.44	282.44	282.44	0.00
BANK OF AMERICA	Unsecured	NA	427.39	427.39	427.39	0.00
BANK OF AMERICA	Secured	14,500.00	14,500.00	14,500.00	14,500.00	1,812.84
CAPITAL ONE BANK	Unsecured	704.00	891.00	891.00	891.00	0.00
CERTIFIED RECOVERY	Unsecured	440.00	NA	NA	0.00	0.00
CERTIFIED SERVICES INC	Unsecured	266.00	NA	NA	0.00	0.00
CHARMING SHOPPES	Unsecured	151.00	287.10	287.10	287.10	0.00
CITIMORTGAGE INC	Secured	2,523.98	2,523.98	2,523.98	2,523.98	0.00
CITIMORTGAGE INC	Secured	NA	NA	NA	0.00	0.00
COMCAST PHONE SERVICE	Unsecured	117.00	NA	NA	0.00	0.00
COMMUNITY TRUST CREDIT UNION	Unsecured	9,959.00	3,062.97	3,062.97	3,062.97	0.00
COMMUNITY TRUST CREDIT UNION	Secured	6,400.00	4,011.58	4,011.58	4,011.58	77.21
COMMUNITY TRUST CREDIT UNION	Unsecured	NA	5,508.25	5,508.25	5,508.25	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	4,565.00	4,739.99	4,739.99	4,739.99	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	403.00	675.81	675.81	675.81	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	547.00	502.31	502.31	502.31	0.00
HSBC	Unsecured	373.00	NA	NA	0.00	0.00
HSBC MORTGAGE	Secured	NA	NA	NA	0.00	0.00
IHC RIVERSIDE EMERG PHYSI	Unsecured	297.00	NA	NA	0.00	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	9,618.00	9,852.77	9,852.77	9,852.77	0.00
LAKE COUNTY COLLECTOR	Priority	NA	NA	NA	0.00	0.00
MEDCO HEALTH SOLUTIONS	Unsecured	116.00	NA	NA	0.00	0.00
MIDWESTERN REGIONAL MEDICAL	Unsecured	75.00	75.00	75.00	75.00	0.00
OXFORD COLLECTION SRVS	Unsecured	627.00	NA	NA	0.00	0.00
RONALD GERLOCH	Secured	2,994.69	2,916.30	2,916.30	2,916.30	15.43
SENEX SERVICES	Unsecured	75.00	NA	NA	0.00	0.00
T MOBILE USA	Unsecured	318.00	217.57	217.57	217.57	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
UNITED HOSPITAL SYSTEM	Unsecured	592.00	958.78	958.78	958.78	0.00
VILLAGE OF WINTHROP HARBOR	Unsecured	80.00	NA	NA	0.00	0.00
WORLD FINANCIAL NETWORK NATIO	Unsecured	150.00	159.72	159.72	159.72	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$2,523.98	\$2,523.98	\$0.00
Debt Secured by Vehicle	\$18,511.58	\$18,511.58	\$1,890.05
All Other Secured	\$2,916.30	\$2,916.30	\$15.43
TOTAL SECURED:	\$23,951.86	\$23,951.86	\$1,905.48
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$29,452.78	\$29,452.78	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,830.06</u>	
Disbursements to Creditors	<u>\$55,310.12</u>	
TOTAL DISBURSEMENTS :		<u>\$60,140.18</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/09/2012

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.